

<i>SERFF Tracking Number:</i>	<i>BSTN-127974692</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Boston Mutual Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L02I Individual Life - Endowment</i>	<i>Sub-TOI:</i>	<i>L02I.001 Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE ACCUMULATION TEST</i>		
<i>Project Name/Number:</i>	<i>CVAA Endorsement filing/IND-11-016</i>		

Filing at a Glance

Company: Boston Mutual Life Insurance Company

Product Name: ENDORSEMENT TO ENSURE SERFF Tr Num: BSTN-127974692 State: Arkansas
COMPLIANCE WITH THE CASH VALUE
ACCUMULATION TEST

TOI: L02I Individual Life - Endowment

SERFF Status: Closed-Approved-
Closed

State Tr Num:

Sub-TOI: L02I.001 Single Life -
Fixed/Indeterminate Premium

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Peggy Schwartz, Kathy
Padis

Disposition Date: 02/22/2012

Date Submitted: 02/14/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: CVAA Endorsement filing

Project Number: IND-11-016

Requested Filing Mode: Informational

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments: Approved through
Interstate Compact 1/10/12

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 02/22/2012

State Status Changed: 02/22/2012

Deemer Date:

Created By: Peggy Schwartz

Submitted By: Peggy Schwartz

Corresponding Filing Tracking Number:

Filing Description:

NAIC # 61476 – FEIN # 04-1106240

Boston Mutual Life Insurance Company

Individual Life Endorsement

Endorsement to Ensure Compliance with the Cash Value Accumulation Test: CVAA-NP 12/11

SERFF Tracking Number: BSTN-127974692 State: Arkansas
Filing Company: Boston Mutual Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate
Premium
Product Name: ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE ACCUMULATION TEST
Project Name/Number: CVAA Endorsement filing/IND-11-016

Endorsement to Ensure Compliance with the Cash Value Accumulation Test: CVAA-P 12/11
Company Tracking # IND-11-016

Enclosed for your approval are two endorsements: CVAA-NP 12/11 and CVAA-P 12/11. These endorsements are new forms and do not replace any existing forms. The Individual Life policy forms that these endorsements will be used with in your state have been filed and approved. A list showing the approval dates is included in this filing.

Currently being issued:

END-95(ESO)(9/00)

No longer being issued but with contracts still in force:

END-95-1 L. PLUS

END-95-2 L. PLUS ESO

END-95-4 401(k)-85

END-95-5 L. PLUS ESO(9/89)

MWL-(1/87)

Boston Mutual Life Insurance Company (the "Company") has issued life insurance contracts on a number of different contract forms (the "Forms") which are filed and approved by the members of the Interstate Product Regulation Compact (collectively referred to as the "IIPRC"). The Company also continues to issue life insurance contracts on certain of these Forms. To ensure that the Forms presently issued by the Company comply with the tax definition of "life insurance contract" in section 7702 of the Internal Revenue Code of 1986, as amended (the "IRC"), the Company has designed an endorsement entitled "Endorsement to Ensure Compliance with the Cash Value Accumulation Test" (the "Non-Participating CVAT Endorsement") form number CVAA-NP 12/11. The Company intends to add the Non-Participating CVAT Endorsement to all of its newly issued contracts once approved by IIPRC. The Non-Participating CVAT Endorsement may, as necessary to comply with the IRC, increase the death benefit of a contract.

In addition, the Company intends to seek the assistance of the Internal Revenue Service (the "IRS") to address certain compliance issues with respect to in-force life insurance contracts that the Company has issued on the Forms. As part of this process, the IRS will require the Company to endorse these contracts to ensure their compliance with IRC section 7702. For this purpose, the Company will use (i) the Non-Participating CVAT Endorsement CVAA-NP 12/11 (discussed above) for non-participating life insurance contracts, and (ii) a second version of the endorsement for participating life insurance contracts (the "Participating CVAT Endorsement") CVAA-P 12/11. The Participating and Non-Participating CVAT Endorsements may, as necessary to comply with the IRC, increase the death benefit of a contract.

These endorsements do not contain any unusual or controversial items from normal company standards and are in compliance with the laws and regulations of your state. They are written in readable language that meets minimum Flesch score requirements. A certification of readability is enclosed in this filing. These endorsements were filed and approved under the Interstate Compact as of 1/10/12.

SERFF Tracking Number: BSTN-127974692 State: Arkansas

Filing Company: Boston Mutual Life Insurance Company State Tracking Number:

Company Tracking Number:

TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium

Product Name: ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE ACCUMULATION TEST

Project Name/Number: CVAA Endorsement filing/IND-11-016

Our state of domicile is Massachusetts, which has approved these endorsements through the Interstate Compact as of 1/10/12.

Company and Contact

Filing Contact Information

Peggy Schwartz, Product Filing Manager marguerite_schwartz@bostonmutual.com
 120 Royall Street 781-770-0423 [Phone]
 Canton, MA 02021 781-770-0490 [FAX]

Filing Company Information

Boston Mutual Life Insurance Company CoCode: 61476 State of Domicile: Massachusetts
 120 Royall Street Group Code: 581 Company Type:
 Canton, MA 02021 Group Name: State ID Number:
 (781) 770-0423 ext. [Phone] FEIN Number: 04-1106240

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? Yes
 Fee Explanation: MA requires a fee of \$75 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Boston Mutual Life Insurance Company	\$150.00	02/14/2012	56325683

SERFF Tracking Number: BSTN-127974692 State: Arkansas

Filing Company: Boston Mutual Life Insurance Company State Tracking Number:

Company Tracking Number:

TOI: L02I Individual Life - Endowment Sub-TOI: L02I.001 Single Life - Fixed/Indeterminate Premium

Product Name: ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE ACCUMULATION TEST

Project Name/Number: CVAA Endorsement filing/IND-11-016

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/22/2012	02/22/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	statement of variability	Peggy Schwartz	02/14/2012	02/14/2012
Supporting Document	List of prior policy approvals	Peggy Schwartz	02/14/2012	02/14/2012

State: *Arkansas*

State Tracking Number:

Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium

Project Name/Number: CVAA Endorsement filing/IND-11-016

Comment:

PDF Pipeline for SERFF Tracking Number BSTN-127974692 Generated 02/22/2012 02:15 PM

SERFF Tracking Number: BSTN-127974692 State: Arkansas

Filing Company: Boston Mutual Life Insurance Company State Tracking Number:

Company Tracking Number:

TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium

Product Name: ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE ACCUMULATION TEST

Project Name/Number: CVAA Endorsement filing/IND-11-016

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	statement of variability		Yes
Supporting Document	List of prior policy approvals		Yes
Form	Cash Value Accumulation Test		Yes
	Amendment		
Form	Cash Value Accumulation Amendment		Yes

SERFF Tracking Number: BSTN-127974692 State: Arkansas
Filing Company: Boston Mutual Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: L02I Individual Life - Endowment Sub-TOI: L02I.001 Single Life - Fixed/Indeterminate
Premium
Product Name: ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE ACCUMULATION TEST
Project Name/Number: CVAA Endorsement filing/IND-11-016

Amendment Letter

Submitted Date: 02/14/2012

Comments:

Neglected to add two components

I neglected to add to important components before submitting the filing. This amendment corrects the error. Thank you for your patience.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: statement of variability

Comment:

DH Statement of Variability p with form num .pdf

DH Statement of Variability np with form num.pdf

User Added -Name: List of prior policy approvals

Comment:

ENDORSEMENT list of policy approvals non compact.pdf

SERFF Tracking Number: BSTN-127974692 State: Arkansas

Filing Company: Boston Mutual Life Insurance Company State Tracking Number:

Company Tracking Number:

TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium

Product Name: ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE ACCUMULATION TEST

Project Name/Number: CVAA Endorsement filing/IND-11-016

Form Schedule

Lead Form Number: CVAA-P 12/11

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	CVAA-P 12/11	Policy/Cont Cash Value ract/Fratern Accumulation Test al Amendment Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.100	DH Participating CVAT endorsement std ar az mt nd sd.pdf
	CVAA-NP 12/11	Policy/Cont Cash Value ract/Fratern Accumulation al Amendment Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.600	DH Non- participating CVAT Endorsement std ar az mt nd sd.pdf

BOSTON MUTUAL LIFE INSURANCE COMPANY

[120 Royall Street

Canton, MA 02021]

ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE ACCUMULATION TEST

The Boston Mutual Life Insurance Company policy to which this endorsement is attached (the "Policy") is hereby amended as provided below, effective as of the Date of Issue.

The Sum Insured of Your Policy shall not be less than the amount of life insurance necessary to comply with the cash value accumulation test of section 7702 of the Internal Revenue Code of 1986, as amended (the "Code"), as applicable to the Policy. The Sum Insured and any death benefit provided by paid-up additions at any time under the Policy will at least equal the Minimum Death Benefit. The Minimum Death Benefit at any time shall equal the product of:

1. The sum of (a) the greater of the Accumulated Value and Guaranteed Cash Value, (b) the greater of any return of premiums that is provided on surrender or death, (c) the cash value provided by any riders or endorsements, (d) the cash value of any paid-up additions, and (e) any other amounts under the Policy that are treated as cash surrender value within the meaning of section 7702(f)(2)(A) of the Code; and
2. The reciprocal of the net single premium for \$1 of death benefit at such time.

In no event, however, shall the Minimum Death Benefit be less than the death benefit required in order for the Policy to satisfy the requirements of the cash value accumulation test of section 7702 of the Code. For purposes of this endorsement, the net single premium described in "2" above shall be determined using the following assumptions:

- a) With respect to each period, the lesser of (i) (A) for contracts entered into before October 21, 1988, the lowest guaranteed cost of insurance charges applicable for purposes of determining the Guaranteed Cash Value or the Accumulated Value during such period (including any initial cost of insurance charge guarantee) and for these purposes cost of insurance charges will not include any charge not based on a Commissioners Standard Ordinary Mortality Table, and (B) [for contracts entered into on or after October 21, 1988, cost of insurance charges based on 100% of the 1980 Commissioners Standard Ordinary Mortality Table, age nearest birthday, [male; female; or unisex (blended 50% male; 50% female)], and [non-tobacco or unismoke]], and (ii) the mortality charges otherwise required to be reflected under section 7702(c)(3)(B)(i) of the Code;
- b) With respect to each period, interest at an annual effective interest rate equal to the greatest of (i) 4 percent, (ii) the highest guaranteed interest rate applicable for purposes of determining the Guaranteed Cash Value or the Accumulated Value during such period (including any initial interest rate guarantee), and (iii) the interest rate otherwise required to be reflected under section 7702(b)(2)(A) of the Code;
- c) No expense charges;
- d) An amount payable on the Insured's death that is level throughout the life of the Policy until the Insured's age [95 or 100]; and
- e) Application of all other computational rules and requirements of the cash value accumulation test of section 7702 of the Code.

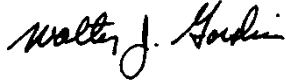
If Your Policy provides for extended term insurance and the pure endowment provided under Option 2 Extended Term Insurance would exceed the extended term insurance provided under that Option without regard to this endorsement, then the amount of the extended term insurance provided under Option 2 Extended Term Insurance will be increased to equal the amount of the pure endowment.

This Policy and endorsement shall be construed in a manner consistent with the requirements of the cash value accumulation test of section 7702 of the Code, as applicable to the Policy.

This endorsement is made a part of the Policy to which it is attached. All provisions of the Policy will remain unchanged unless otherwise provided in this endorsement, and all applicable provisions of the Policy are made a part of this endorsement.

Signed for BOSTON MUTUAL LIFE INSURANCE COMPANY

[

A handwritten signature in cursive script, appearing to read "Walter J. Gardin".

]

BOSTON MUTUAL LIFE INSURANCE COMPANY

[120 Royall Street

Canton, MA 02021]

**ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE
ACCUMULATION TEST**

The Boston Mutual Life Insurance Company policy to which this endorsement is attached (the "Policy") is hereby amended as provided below, effective as of the Date of Issue.

The Sum Insured of Your Policy shall not be less than the amount of life insurance necessary to comply with the cash value accumulation test of section 7702 of the Internal Revenue Code of 1986, as amended (the "Code"), as applicable to the Policy. The Sum Insured at any time under the Policy will at least equal the Minimum Death Benefit. The Minimum Death Benefit at any time shall equal the product of:

1. The sum of (a) the greater of the Accumulated Value and Guaranteed Cash Value, (b) the greater of any return of premiums that is provided on surrender or death, (c) the cash value provided by any riders or endorsements, and (d) any other amounts under the Policy that are treated as cash surrender value within the meaning of section 7702(f)(2)(A) of the Code; and
2. The reciprocal of the net single premium for \$1 of death benefit at such time.

In no event, however, shall the Minimum Death Benefit be less than the death benefit required in order for the Policy to satisfy the requirements of the cash value accumulation test of section 7702 of the Code. For purposes of this endorsement, the net single premium described in "2" above shall be determined using the following assumptions:

- a) With respect to each period, [the lesser of (i) cost of insurance charges based on 100% of the 1980 Commissioners Standard Ordinary Mortality Table, age last birthday, unisex (blended 50% male; 50% female), and **[unismoke; non-tobacco; or tobacco]**, and (ii) the mortality charges otherwise required to be reflected under section 7702(c)(3)(B)(i) of the Code];
- b) With respect to each period, interest at an annual effective interest rate equal to the greatest of (i) 4 percent, (ii) the highest guaranteed interest rate applicable for purposes of determining the Guaranteed Cash Value or the Accumulated Value during such period (including any initial interest rate guarantee), and (iii) the interest rate otherwise required to be reflected under section 7702(b)(2)(A) of the Code;
- c) No expense charges;
- d) An amount payable on the Insured's death that is level throughout the life of the Policy until the Insured's age 95; and
- e) Application of all other computational rules and requirements of the cash value accumulation test of section 7702 of the Code.

This Policy and endorsement shall be construed in a manner consistent with the requirements of the cash value accumulation test of section 7702 of the Code, as applicable to the Policy.

This endorsement is made a part of the Policy to which it is attached. All provisions of the Policy will remain unchanged unless otherwise provided in this endorsement, and all applicable provisions of the Policy are made a part of this endorsement.

Signed for BOSTON MUTUAL LIFE INSURANCE COMPANY

[



]

SERFF Tracking Number: BSTN-127974692 State: Arkansas

Filing Company: Boston Mutual Life Insurance Company State Tracking Number:

Company Tracking Number:

TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium

Product Name: ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE ACCUMULATION TEST

Project Name/Number: CVAA Endorsement filing/IND-11-016

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment:		
CVAA 12 11.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: informational amendment filing only		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: informational amendment filing only		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: statement of variability		
Comments:		
Attachments:		
DH Statement of Variability p with form num .pdf		
DH Statement of Variability np with form num.pdf		

	Item Status:	Status Date:
Satisfied - Item: List of prior policy approvals		
Comments:		

State: *Arkansas*

State Tracking Number:

Company Tracking Number:

Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium

Product Name: **ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE ACCUMULATION TEST**

Project Name/Number: CVAA Endorsement filing/IND-11-016

Attachment:

ENDORSEMENT list of policy approvals non compact.pdf



I certify to the best of my knowledge and belief that these forms are in compliance with the NAIC Model Act regarding Simplified and Readable Life Insurance Policies.

I also certify that the Flesch scores for the form(s) contained in this submission are as indicated below.

FORM #	FLESCH SCORE
CVAA-P 12/11	50.1
CVAA-NP 12/11	50.6

I also certify that these forms are printed in not less than 10 point type, one point leading.

A handwritten signature in cursive script that reads "Peggy Schwartz".

Peggy Schwartz
Policy Filing Manager

Date: 12/23/11



STATEMENT OF VARIABILITY FOR:
ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE ACCUMULATION TEST
CVAA-P 12/11

The only variable fields in this rider are found in item "a" and in item "d":

- a. for contracts entered into on or after October 21, 1988, cost of insurance charges based on 100% of the 1980 Commissioners Standard Ordinary Mortality Table, age nearest birthday, **[male; female; or unisex (blended 50% male; 50% female)], and [non-tobacco; or unismoke]**
Or
for contracts entered into on or after October 21, 1988, cost of insurance charges based on 100% of the 1980 Commissioners Standard Ordinary Mortality Table, age nearest birthday, **[unisex (blended 50% male; 50% female); male; or female]**, and unismoke
Or
for contracts entered into on or after October 21, 1988, cost of insurance charges based on 100% of the Commissioners 1980 Standard Mortality Table D, age nearest birthday, and unismoke

The three paragraphs are used depending on the policy and/or plan chosen for that contract. Within each paragraph, calculations can vary based upon the sex or tobacco rating factors used, so these terms will vary depending on the provisions of the specific contract that the rider will be attached to.

d. Age [100 or 95]

The age variability depends on the specifics of the policy.

The signature and address of the company have also been bracketed to allow for future change.

No other text within this rider will be subject to change.

Par –(IMA, IMB, IMC, IMD, IMU, IMZ, ISA, ISB, ISG, ISX, ISY, ISE, ISK, ISI, ISP, ISU)



STATEMENT OF VARIABILITY FOR:
ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE ACCUMULATION TEST
CVAA-NP 12/11

The only variable fields in this rider are found in item "a":

With respect to each period, [the lesser of (i) cost of insurance charges based on 100% of the 1980 Commissioners Standard Ordinary Mortality Table, age last birthday, unisex (blended 50% male, 50% female), and **[unismoke; non-tobacco; or tobacco]**, and (ii) the mortality charges otherwise required to be reflected under section 7702(c)(3)(B)(i) of the Code]

Or

With respect to each period, [the least of (i) cost of insurance charges based on 100% of the 2001 Commissioners Standard Ordinary Mortality Table, age last birthday, unisex (blended 50% male; 50% female), and **[unismoke; non-tobacco; or tobacco]**, (ii) the lowest guaranteed cost of insurance charges applicable for purposes of determining the Guaranteed Cash Value or the Accumulated Value during such period (including any initial cost of insurance charge guarantee), and (iii) the mortality charges otherwise required to be reflected under section 7702(c)(3)(B)(i) of the Code]

The two paragraphs refer to calculations made based on either the 1980 CSO Mortality Table or on the 2001 CSO Mortality Table depending on which was used for the policy the rider will be attached to.

Within each paragraph, calculations can also vary based on the unismoke, non-tobacco, or tobacco rating factors used, so these terms will also vary depending on the provisions of the specific contract that the rider will be attached to.

The signature and address of the company have also been bracketed to allow for future change.

No other text within this rider will be subject to change.



ENDORSEMENT TO ENSURE COMPLIANCE WITH THE CASH VALUE ACCUMULATION TEST

LIST OF APPROVAL INFORMATION FOR POLICIES

Currently being issued:

END-95(ESO)(9/00)

Arizona – policy package Exempt - change to 2001 CSO Exempt
Arkansas – policy package approved 12/14/00 - change to 2001 CSO approved 11/2/05 – USPH-6GNPJR132
California policy package approved 6/11/01 - change to 2001 CSO approved 10/14/05
Connecticut policy package approved 5/10/01 - change to 2001 CSO approved 11/21/05 USPH-6GUQ7N916 State # 41829
Delaware policy package approved 1/18/01 - change to 2001 CSO approved 11/22/05 – USPH-6GVJ42773 State # 10-073F
D. of Columbia policy package approved 1/23/01 - change to 2001 CSO approved 11/3/05 – USPH-6GPLQ2603
Montana policy package approved 2/6/03- change to 2001 CSO approved 10/7/05 USPH-6GMNMG525
N. Dakota policy package approved 9/20/01 State # 23592- change to 2001 CSO approved 9/8/06 USPH-6JERWU538 State # 56463
S. Dakota policy package approved 4/6/01 - change to 2001 CSO approved 11/8/05 USPH-6GLHZR123

No longer being issued but with contracts still in force:

END-95-1 L. PLUS

Arizona – Approved 5/7/84
Arkansas –Approved 3/14/84
California– Approved 6/11/84
Connecticut– Approved 7/2/84
Delaware– Approved 2/25/84
District of Columbia– Approved 6/28/85
Montana– Approved 5/2/84
N. Dakota– Approved 3/9/84
S. Dakota– Approved 5/2/84

END-95-2 L. PLUS ESO

Arizona – Approved 1/2/85
Arkansas – Approved 2/29/88
California– Approved 11/21/84
Connecticut– Approved 8/15/84
Delaware– Approved 9/28/84
District of Columbia– Approved 6/28/85
Montana– Approved 11/14/85
N. Dakota– Approved 11/7/84
S. Dakota– Approved 12/17/84

No longer being issued but with contracts still in force (continued):

END-95-4 401(k)-85

Arizona – approved 1/29/86
Arkansas –approved 5/3/88
California –approved 3/31/86
Connecticut–approved 1/3/86
Delaware–approved 1/27/86
District of Columbia–approved 2/5/86
Montana–approved – 1/30/86
N. Dakota–approved -3/12/86
S. Dakota–approved -2/26/86

END-95-5 L. PLUS ESO(9/89)

Arizona – Approved 9/1/89
Arkansas – Approved 8/76/89
California– Approved 10/18/89
Connecticut– Approved 9/19/89
Delaware– Approved 9/19/89
District of Columbia– Approved 11/12/89
Montana– Approved 8/9/89
N. Dakota– Approved 8/29/89
S. Dakota– Approved 10/25/89

MWL-(1/87)

Arizona – approved +4/9/87
Arkansas – Not Available/not marketed in this jurisdiction
California– Approved 5/11/87
Connecticut– Approved 4/25/90
Delaware– Approved 5/7/87
District of Columbia– Approved 7/16/87
Montana– Approved 10/7/87
N. Dakota– Approved 8/3/87
S. Dakota– Approved 6/16/87